

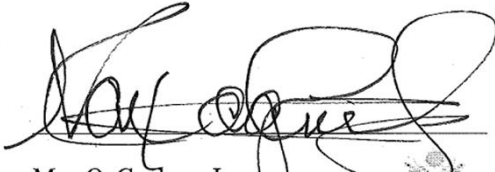
require any review at all of issues that are not the subject of an objection. Thomas v. Arn, 474 U.S. 140, 149 (1985); Camby v. Davis, 718 F.2d at 200. Nonetheless, a district judge is responsible for the final determination and outcome of the case, and accordingly the court has conducted a careful review of the magistrate judge's recommendation.

After such careful review, the court determines that the recommendation of the magistrate judge is fully consistent with and supported by current law. Further, the brief factual background and recitation of issues is supported by the applicable pleadings. Based on such determinations, the court will fully affirm the Memorandum and Recommendation and grant relief in accordance therewith.

ORDER

IT IS, THEREFORE, ORDERED that the Memorandum and Recommendation (#12) is **AFFIRMED**, Smart Finance, Inc.'s "Verified Motion To Dismiss" (#6) is **DENIED WITHOUT PREJUDICE**, and plaintiff's "Motion for Default" (#4) is **DENIED WITHOUT PREJUDICE**.

Signed: May 1, 2013



Max O. Cogburn Jr.
United States District Judge